

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
	)	
Christopher L. Rudich	)	Case No. 16-20524 CMB
Elizabeth S. Rudich,	)	Chapter 13
Debtors	)	Docket No. 71
	)	
	)	
Christopher L. Rudich	)	
Elizabeth S. Rudich,	)	
Movants	)	
	)	
vs.	)	
	)	
American Education Service, American	)	
InfoSource, Bank of America, Cavalry	)	
Portafolio Service, Discover Bank,	)	
Duquesne Light, ECMC, Educational	)	
Credit Management, Federal Loan	)	
Servicing, First National Bank, Flagstar	)	
Bank, GE Capital, Huntington National	)	
Bank, IRS, JP Morgan Chase Bank,	)	
Jefferson Capital Systems, PHEAA, PNC	)	
Bank, PA Dept. of Revenue, Portfolio	)	
Recovery, Quantum3, Recovery	)	
Management Systems, U.S. Dept of	)	
Education, USAA Savings Bank, Verizon	)	
Wireless, World Financial Network Bank,	)	
and Ronda J. Winnecour, Trustee,	)	
Respondents	)	

**CONSENT ORDER BETWEEN DEBTORS AND CHAPTER 13 TRUSTEE**  
**REGARDING MOTION TO APPROVE THE DEBTORS TO OBTAIN VEHICLE**  
**FINANCING**

AND NOW comes the debtors, Christopher and Elizabeth Rudich, by and through their attorney, Lauren M. Lamb and Steidl and Steinberg, and respectfully represents as follows:

1. This case was commenced on February 17, 2016 when the debtors filed a voluntary petition under Chapter 13 of the Bankruptcy Code.
2. The debtors currently own a 2004 Hyundai Santa Fe.
3. The Hyundai Santa Fe needs replaced due to transmission and power steering problems.
4. The debtors need a vehicle as the husband debtor is employed.

5. The debtors have been tentatively approved for vehicle financing through Credit Acceptance for a 2015 Chevrolet Cruz. The total loan amount is \$11,488.00 and the monthly payment is \$398.00 for 66 months at 22% interest.
6. The Office of the Chapter 13 Trustee does not oppose the debtor moving forward with the financing of this vehicle.
7. A Report of Financing will be filed within 14 days of the sale being executed.
8. The Chapter 13 Plan will be amended within 30 days of the sale being executed.

WHEREFORE, the Debtors, Christopher and Elizabeth Rudich, respectfully request this Honorable Court approve them to obtain a vehicle loan for no more than \$12,000.00 with a monthly payment of up to \$400.00.

Respectfully Submitted,

May 8, 2019  
DATE

/s/ Lauren M. Lamb  
Lauren M. Lamb, Esquire  
Attorney for the Debtors  
STEIDL & STEINBERG  
Suite 2830 – Gulf Tower  
707 Grant Street  
Pittsburgh, PA 15219  
(412) 391-8000  
PA I. D. No. 209201  
[llamb@steidl-steinberg.com](mailto:llamb@steidl-steinberg.com)


May 9, 2019  
DATE

/s/ Jana S. Pail  
Jana S. Pail, Esquire  
Attorney for Chapter 13 Trustee  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
412-471-5566  
PA I.D. No. 88910

FILED  
5/13/19 11:32 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IT IS SO ORDERED.

Dated: May 13, 2019

  
Chief U. S. Bankruptcy Judge

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Christopher L. Rudich  
Elizabeth S. Rudich  
Debtors

Case No. 16-20524-CMB  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2019.

db/jdb +Christopher L. Rudich, Elizabeth S. Rudich, 190 Washington Street, Baden, PA 15005-1922

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 15, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, National Association  
andygornall@latouflawfirm.com

David W. Raphael on behalf of Creditor First National Bank of Pennsylvania  
draphael@grenenbirsic.com, mcpupec@grenenbirsic.com

James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, National Association  
bkgroup@kmlawgroup.com

Jodi L. Hause on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC  
jodi.hause@phelanhallinan.com, pawb@fedphe.com

Joshua I. Goldman on behalf of Creditor JPMorgan Chase Bank, National Association  
bkgroup@kmlawgroup.com

Lauren M. Lamb on behalf of Joint Debtor Elizabeth S. Rudich  
julie.steidl@steidl-steinberg.com; court docs.sands@gmail.com; acordell@steidl-steinberg.com; cgoga@steidl-steinberg.com; LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com

Lauren M. Lamb on behalf of Debtor Christopher L. Rudich  
julie.steidl@steidl-steinberg.com; court docs.sands@gmail.com; acordell@steidl-steinberg.com; cgoga@steidl-steinberg.com; LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

Thomas Song on behalf of Creditor Flagstar Bank, FSB pawb@fedphe.com

TOTAL: 11